

**Homeowners Choice Property & Casualty Insurance Company**  
**Homeowners HO-3 Policy Declarations - Renewal**

**Policy Number** HCPC-HO3-109365-14  
**Renewal**  
**Policy Effective Date:** Apr 07, 2020 12:01AM  
**Policy Expiration Date:** Apr 07, 2021 12:01AM

**Name Insured:** MARY BAUMGARTNER  
3480 COCO LAKE DR  
COCONUT CREEK, FL 33073  
**Insured Location Covered by this Policy:** 3480 COCO LAKE DR  
COCONUT CREEK, FL 33073  
**County:** BROWARD

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

**Forms, Notices and Endorsements:**

HCPC HOJ 09 15  
OIR-B1-1670 (1-1-06)  
HC OC HO3 08 16  
OIR-B1-1655 (Rev. 02/10)  
HC WL 05 13  
HC 09 DN 12 13  
HC HO OL 12 17  
HC HO3 TOC 01 20  
HC HO3 01 20  
HC CGCC HO3 03 13  
HC 24 07 08  
HO 04 96 04 91  
HC 23 94 HO3 03 13  
HC 04 12 02 09  
HCPC HO 23 70 05 08

**Rating Information:**

Year Built: 1997  
Construction: M  
Territory: 37  
Protection Class: 2  
BCEG Grade: 99  
Sprinkler: N  
Fire Alarm: No  
Burglar Alarm: No  
Wind Mitigation Factor: 0.790 (33803)

**Deductible-Section I**

In case of a loss, we cover only that part of the loss over the deductible stated:

10% (\$28490) Sinkhole Deductible  
\$1000 All Other Perils Deductible  
**2% (\$5698) Hurricane Deductible**

Coverages	Limit of Liability	Annual Premium
<b>Section I</b>		
A. Dwelling	\$284,900	\$2,920
B. Other Structures	\$0	Included
C. Personal Property	\$91,738	(\$8)
D. Loss of Use	\$28,490	Included
<b>Section II</b>		
E. Personal Liability	\$300,000	\$18
F. Medical Payments	\$2,000	Included

**Endorsement Premium Total (See Details, P.2)** \$0

**Credits and Charges:**

Coverage A Increased due to an Inflation Factor  
Building Code Effectiveness Grading Adjustment  
Windstorm Mitigation Credit  
Modified Deductibles Adjustment

**Underwriting Surcharges (See Details, P.2)** \$185

**Total Annual Policy Premium** \$3,115

**Policy Fees (See Details, P.2)** \$27

**Endorsement Fees (See Details, P.2)** \$0

**Total Policy Charges** **\$3,142**

Premium Change Due to Rate Change \$0  
Premium Change Due to Coverages Change is \$159  
Fee Change from prior Term \$0

The Hurricane portion of the Premium is: \$1,984

The Non-Hurricane portion of the Premium is: \$1,131

**Please see Page 2 of the Declarations Page for important notices that apply to this policy.**

**Agent:** RAYMOND PALHEGYI

RAYMOND E PALHEGYI  
3 SHOTGUN RD  
ORLINDA, FL 33326

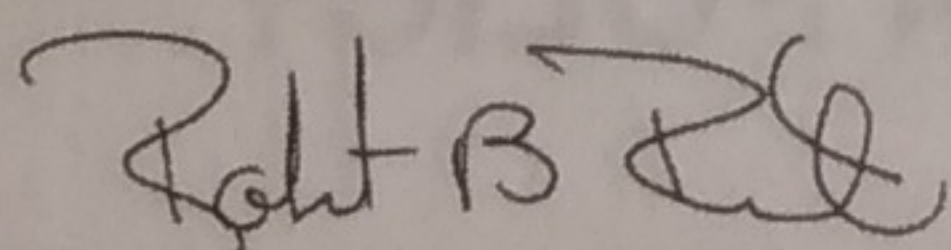
Phone: (954) 577-5408

**Other:**

1st Lien - PENNYMAC LOAN SERVICES, LLC ISAOA, PO BOX 6618  
SPRINGFIELD, OH 45501 Loan # 8027238462

**Bill To: 1st Lien**

Authorized Countersignature:



Mar 31, 2020 12:42